



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in

section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 15, 2016.

A. Federal Reserve Bank of Philadelphia (William Spaniel, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521.

Comments can also be sent electronically to Comments.applications@phil.frb.org:

1. *FSB Community Bancshares, MHC, and FSB Community Bancshares*, both in Fairport, New York; to convert to stock form and form a *de novo* bank holding company, FSB Bancorp, Inc., Fairport, New York, in connection with the acquisition of 100 percent of the voting shares of Fairport Savings Bank, Fairport, New York.

B. Federal Reserve Bank of Cleveland (Nadine Wallman, Vice President)

1455 East Sixth Street, Cleveland, Ohio 44101-2566. Comments can also be sent electronically to Comments.applications@clev.frb.org:

1. *Huntington Bancshares, Inc.*, Columbus, Ohio; to acquire FirstMerit Corporation, Akron, Ohio, and thereby indirectly acquire FirstMerit Bank, NA, Akron, Ohio. Huntington West Subsidiary Corporation, a *de novo* subsidiary of Huntington, will merge with FirstMerit, which will then merge into Huntington.

C. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Stockgrowers State Bank Employee Stock Ownership Plan*, Ashland, Kansas; to acquire at least an additional 3 percent, for a total of 38 percent of the voting shares of Stockgrowers State Bank, Ashland, Kansas, and Peoples Bank, Coldwater, Kansas.

Board of Governors of the Federal Reserve System, March 14, 2016.

Michael J. Lewandowski,

Associate Secretary of the Board.

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